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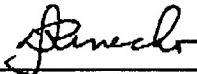
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I hereby certify that this document and the documents referred to herein as attached are being transmitted via facsimile to the United States Patent and Trademark Office, Attn: Michael A. Cuff, Art Unit 3627, to facsimile number (703) 872-9306 on the above indicated date of deposit.

5 Della Revecho
Della Revecho

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

10 In re Application of: Navarro et al. Docket No.: ISAA0010
Serial No. : 09/697,062 Art Unit: 3627
Filed: October 26, 2000 Examiner: Cuff, Michael A.
Title: DATA CENTER FOR ACCOUNT MANAGEMENT

15 November 23, 2004

Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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PRELIMINARY AMENDMENT

Sir:

25 This is in response to the Advisory Action which was mailed to Applicant on
9 November 2004, for the above-identified patent application. Amendment to the
Claims is attached hereto.